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LAW OFFICES OF
SPRECHMAN & ASSOCIATES, P.A.

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Director of Operations
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STEVEN B. SPRECHMAN • STACEY S. FISHER • SCOTT E. MODLIN • JERALYN ADELMAN LEYDIG • LINDA E. SINGER • ELBERT CRAIG BERRY, III.

November 13, 2012

Department of Consumer Affairs & Business Regulations
Attn: Undersecretary Barbara Anthony
Ten Park Plaza, Suite 5170
Boston, MA 02116
Phone: (617) 973-8700
Fax: (617) 973-8799

Dear Undersecretary Anthony:

Pursuant to Chapter 93, section 3 of the Massachusetts General Laws, I am writing to inform you that a former employee of Sprechman & Associates may have viewed the names, addresses, dates of birth, and social security numbers of approximately 1,020 Massachusetts residents without permission. Sprechman and Associates immediately terminated the employee who may have accessed the information without permission. Sprechman & Associates has also reviewed and reminded all of its employees about its policies and procedures regarding employee access to the subject information.

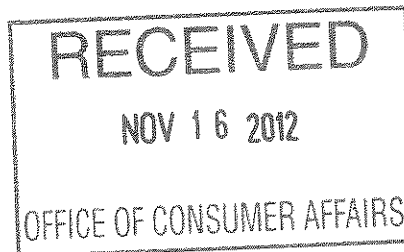
Although we cannot be sure whose information was in fact used in an inappropriate manner, in an abundance of caution we are notifying potentially affected Massachusetts residents that such viewing of their information may have occurred. I have attached a copy of the notice sent to each potentially affected Massachusetts resident.

Should you have any questions please feel free to contact me.

Sincerely,



Steven B. Sprechman



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[FULL NAME]
[ADDRESS]
[CITY, STATE] [ZIP CODE]

Dear XXXXXX:

I am writing to advise you that your personally identifiable information ("Information") may have been viewed by a former employee of Sprechman & Associates without permission. Although we cannot be sure that your Information was in fact used in an inappropriate manner, in an abundance of caution we are informing you that such viewing of your information *may* have occurred.

How Have We Responded to This Issue

We certainly understand that this may be cause for concern. Additional information and support resources are available through the non-profit Identity Theft Resource Center at www.idtheftcenter.org, by calling (858) 693-7935, or via e-mail at itrc@idtheftcenter.org.

Other Steps You Can Take:

Obtain and Review Your Credit Reports Carefully

You may receive a copy of your credit report from any of the following three credit bureaus: (1) Experian, P.O. Box 2002, Allen, TX, 75013, 1-800-397-3742, www.experian.com; (2) Equifax, P.O. Box 740241, Atlanta, GA, 30374, 1-800-685-1111, www.equifax.com; (3) TransUnion, 2 Baldwin Place, P.O. Box 1000, Chester, PA, 19022, 1-800-888-4213, www.transunion.com. The cost of a credit report varies amongst the three bureaus from \$14.95 to \$49.95, depending on the service(s) and report(s) requested.

When you receive your credit reports, please review them carefully. While we do not believe that your Information was used to inappropriately obtain or use your credit, you should still look for inquiries you did not initiate, accounts you did not open and unexplained debts on the accounts you opened. If there are accounts or charges you did not authorize, immediately notify the appropriate credit bureau by telephone and in writing. Contact information for the three national credit bureaus will be included with your report.

For Inaccuracies and Notify Credit Bureaus of Them

While we do not believe that your Information was used to inappropriately obtain or use your credit, you also should check to see that information such as your most recent address(es), first and last names and middle initial are correct. Errors in this information can be warning signs of

possible identity theft. You should notify the credit bureaus of all inaccuracies as soon as possible so the information can be investigated and, if found to be in error, corrected. Contact information for the three national credit bureaus will be included with your report.

Keep in mind, however, that inaccuracies in this information also may be due to simple mistakes. Nevertheless, if there are any inaccuracies in your reports, whether due to fraud or error, you should notify the credit bureaus as soon as possible so the information can be investigated and, if found to be in error, corrected.

Monitor Your Credit Report

While we do not believe that your Information was used to inappropriately obtain or use your credit, you should continue to check your credit reports frequently for the next year, to make sure no new fraudulent activity has occurred.

Report Errors and Suspicious Activity to Creditors As Soon As Possible.

While we do not believe that your Information was used to inappropriately obtain or use your credit, if you have discovered errors or suspicious activity on your credit report, you should consider immediately contacting any credit card companies with whom you have an account and tell them that you have received this letter. You should make sure the address they have on file is your current address and that any charges on the account were made by you. If you have not already done so, you should consider adding a personal identification number, or PIN, to your credit accounts. This will serve as an additional tool to protect your account and help the credit card company ensure they are only processing changes authorized by you.

Place a Security Alert on Your Credit Reports

We recommend before requesting a security alert that you review all items on your credit reports for inaccuracies. Although a security alert service will warn potential creditors to take additional precautions when reviewing your credit records or applications for additional credit, be aware that it could take longer for you to obtain new credit. If you want to renew the security alerts, the three national credit bureaus will require you to contact each organization separately.

How to Obtain a Police Report and Security Freeze

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services.

If you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze.

To place a security freeze on your credit report, you must send a written request to each of the three consumer reporting bureaus. In order to request a security freeze, you will need to provide the following information: full name; social security number; date of birth; if you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years; proof of current address such as a current utility bill or telephone bill; a legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.); if you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft; if you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and social security number) **and** the PIN number or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

We hope this information is helpful to you and we sincerely regret any inconvenience this may cause you. Should you have any questions please feel free to contact the Notice Department at Sprechman & Associates, P.A., at (866) 849-5444.

Sincerely,

Notice Department